

In re:
Robert M. Young
Frances Young
Debtors

Case No. 19-14322-pmm
Chapter 13

District/off: 0313-2
Date Rcvd: Feb 27, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert M. Young, Frances Young, 1032 Flanders Road, Philadelphia, PA 19151-3012
14354074	#+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 28 2024 00:47:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14417931	Email/Text: megan.harper@phila.gov	Feb 28 2024 00:47:00	Water Revenue Bureau, Pamela Elchert Thurmond, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14354073	EDI: IRS.COM	Feb 28 2024 05:39:00	Department of the Treasury, Internal Revenue Service, PO Box 7346, Philadelphia PA 19101-7346
14387107	+ Email/Text: bkelectronicnoticemail@computershare.com	Feb 28 2024 00:46:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14814743	+ Email/Text: bkelectronicnoticemail@computershare.com	Feb 28 2024 00:46:00	Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Suite 300, Greenwood Village, Colorado 80111-4720
14374645	Email/Text: operationsclerk@easypayfinance.com	Feb 28 2024 00:46:00	Duvera Financial dba EasyPay Finance, PO BOX 2549, CARLSBAD, CA 92018
14371769	Email/Text: ECMCBKNotices@ecmc.org	Feb 28 2024 00:46:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
14359354	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 00:50:16	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14638416	EDI: PRA.COM	Feb 28 2024 05:39:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14366731	EDI: PENNDEPTREV	Feb 28 2024 05:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14366731	Email/Text: RVSCBICNOTICE1@state.pa.us	Feb 28 2024 00:46:00	Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14368740	+ Email/Text: bankruptcy1@pffcu.org		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 27, 2024

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14376584	+ EDI: JEFFERSONCAP.COM	Feb 28 2024 00:46:00	Police and Fire Federal Credit Union, 3333 Street Road, Bensalem, PA 19020-2022
14396620	+ Email/Text: BankruptcyNotices@titlemax.com	Feb 28 2024 05:39:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14384577	+ EDI: AIS.COM	Feb 28 2024 00:47:00	TitleMax of Delaware, INC, 15 Bull Street, Suite 200, Savannah, GA 31401-2686
		Feb 28 2024 05:39:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2024 at the address(es) listed below:

Name	Email Address
JOHN L. MCCLAIN	on behalf of Debtor Robert M. Young aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
JOHN L. MCCLAIN	on behalf of Joint Debtor Frances Young aaamcclain@aol.com edpabankcourt@aol.com;JLMcClain@jubileebk.net
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Specialized Loan Servicing LLC, as Servicing Agent for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 kebeck@bernsteinlaw.com, btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com
KEVIN G. MCDONALD	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 bkgroup@kmllawgroup.com
MARK A. CRONIN	on behalf of Creditor Deutsche Bank National Trust Company as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-HE4 bkgroup@kmllawgroup.com
United States Trustee	USTPRRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Feb 27, 2024

Form ID: 3180W

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TOTAL: 7

Information to identify the case:	
Debtor 1	Robert M. Young First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Frances Young First Name Middle Name Last Name
United States Bankruptcy Court Eastern District of Pennsylvania	
Case number: 19-14322-pmm	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert M. Young

Frances Young

2/27/24

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.